

State of Washington

Office of the Insurance Commissioner
1998 Washington Market Share and Loss Ratio
Line of Business: Accident and Health

Domestic Authorized Companies
Zero Premium Companies Excluded

All Dollars in Thousands

Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share (2)	Premiums Earned	Losses Incurred(3)	Loss Ratio	Enrollment(4)
Aetna US Healthcare Inc	95484	WA	HMO	\$64.374	1.02%	\$62.308	\$51.094	82.00%	36.165
Aetna US Healthcare Of WA	47060	WA	HCSC	\$7.332	0.12%	\$12.495	\$10.788	86.34%	100.267
Chiropractic Service Bureau	47546	WA	LHCSC	\$581	0.01%	\$581	\$567	97.67%	10.273
Clark United Providers	47047	WA	HCSC	\$20.838	0.33%	\$21.847	\$18.419	84.31%	18.542
Columbia Dental Of Washington	47050	WA	LHCSC	\$3.914	0.06%	\$3.914	\$3.325	84.95%	26.819
Commencement Bay Life Ins Co	78879	WA	L&D	\$1.877	0.03%	\$0	\$762	0.00%	
Community Health Plan Of Washington	47049	WA	HCSC	\$93.222	1.48%	\$97.844	\$86.785	88.70%	84.700
Dental Health Services	47490	WA	LHCSC	\$319	0.01%	\$269	\$142	52.71%	2.286
Family Life Ins Co	63053	WA	L&D	\$23	0.00%	\$24	\$21	86.05%	
Farmers New World Life Ins Co	63177	WA	L&D	\$3	0.00%	\$3	\$4	116.61%	
First Choice Health Plan	47046	WA	HCSC	\$46.329	0.74%	\$46.536	\$42.457	91.23%	36.821
Great Republic Life Ins Co	67482	WA	L&D	\$3.870	0.06%	\$4.025	\$2.883	71.62%	
Group Health Coop Of Puget Sound	95672	WA	HMO	\$793.169	12.61%	\$771.108	\$754.517	97.85%	414.434
Group Health Northwest	95664	WA	HMO	\$123.588	1.97%	\$123.189	\$58.572	47.55%	37.739
HealthCare Inc	47465	WA	HCSC	\$6.314	0.10%	\$6.361	\$4.658	73.23%	4.422
HealthGuard Services Of Washington	48003	WA	HCSC	\$2.630	0.04%	\$2.623	\$2.232	85.09%	5.093
Investors Life Ins Co Na	63487	WA	L&D	\$5	0.00%	\$5	\$14	272.72%	
Kitsap Physicians Service	53872	WA	HCSC	\$98.683	1.57%	\$100.432	\$92.443	92.05%	71.730
MSC Life Ins Co	65105	WA	L&D	\$1.158	0.02%	\$1.165	\$416	35.68%	
North Coast Life Ins Co	67059	WA	L&D	\$1	0.00%	\$0	\$0	-17.82%	
Northern Life Ins Co	87734	WA	L&D	\$3	0.00%	\$9	\$0	0.00%	
Northwest Washington Medical Bureau	47309	WA	HCSC	\$128.807	2.05%	\$129.047	\$119.329	92.47%	94.438
One Health Plan Of WA Inc	47081	WA	HCSC	\$2.360	0.04%	\$2.360	\$1.630	69.08%	3.568
Options Health Care	47055	WA	HCSC	\$138.349	2.20%	\$137.899	\$124.426	90.23%	82.581
Pacificare Of Washington	48038	WA	HCSC	\$359.463	5.72%	\$356.154	\$367.761	103.26%	154.993
Premiera Blue Cross	47570	WA	HCSC	\$1,028.594	16.36%	\$1,034.832	\$893.353	86.33%	708.239
Premiera Healthplus	95630	WA	HMO	\$186.259	2.96%	\$186.258	\$163.068	87.55%	109.882
Providence Health Care	47333	WA	HCSC	\$128.863	2.05%	\$136.034	\$127.127	93.45%	98.356
Qual Med Washington Health Plan Inc	96270	WA	HMO	\$196.899	3.13%	\$201.430	\$207.807	103.17%	136.997
Reedence BlueShield	53902	WA	HCSC	\$1,121.063	17.83%	\$1,126.777	\$961.004	85.29%	888.151
Reedence Northwest Health	47350	WA	HCSC	\$9.128	0.15%	\$9.121	\$7.388	81.00%	9.442
ReedenceCare	95648	WA	HMO	\$27.411	0.44%	\$24.009	\$19.557	81.45%	18.928
Safeco Life Ins Co	68608	WA	L&D	\$12.819	0.20%	\$12.920	\$7.863	60.86%	
States West Life Ins Co	94188	WA	L&D	\$5.691	0.09%	\$5.929	\$2.657	44.81%	
Sunset Life Ins Co Of Amer	69272	WA	L&D	\$14	0.00%	\$14	\$9	62.08%	
United Concordia Dental Plans Of WA	47045	WA	LHCSC	\$34	0.00%	\$34	\$26	76.07%	288
United Dental Care Of WA	47481	WA	LHCSC	\$7.154	0.11%	\$7.147	\$5.633	78.82%	36.498
United Healthcare Of WA Inc	47095	WA	HCSC	\$342	0.01%	\$337	\$355	105.24%	635
Virginia Mason Gro Hlth Alliance	47376	WA	HCSC	\$129.590	2.06%	\$129.590	\$114.988	88.73%	83.463
Vision Service Plan	47317	WA	LHCSC	\$18.363	0.29%	\$18.324	\$15.716	85.77%	457.124
Washington Dental Service	47341	WA	HCSC	\$209.409	3.33%	\$209.091	\$191.559	91.62%	869.787

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Totals (Loss Ratio is average)(5)				\$4,978,842	79.17%	\$4,982,043	\$4,461,353	86.88%	4,602,661

(2)Market Share is based on all authorized Washington companies' written premiums.

(3)Also means claims and benefits incurred.

(4)Washington enrollment not provided by insurance companies.

(5)Totals do not represent all health coverage in Washington